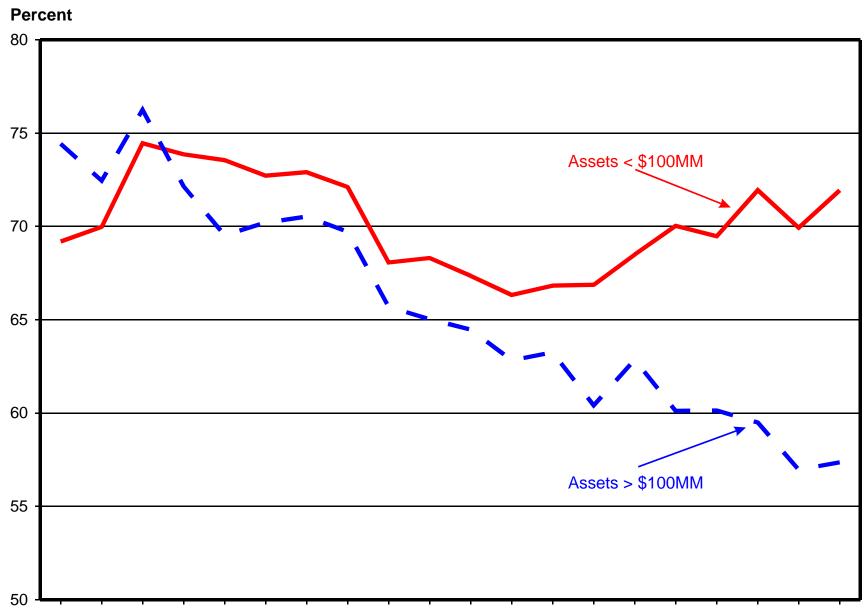
Chart 6
OVERHEAD COSTS ABSORB A GROWING SHARE OF COMMUNITY BANKS' REVENUES
Noninterest Expense as a Percent of Net Operating Revenue\*



1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003

<sup>\*</sup> Net operating revenue = net interest income + total noninterest income.

Asset size is based on 2003 Dollars; \$100MM in 2003 = \$63.6MM in 1984.